

Fill in this information to identify the case:

Debtor 1 Wendia Louise Lang

Debtor 2  
(Spouse, if filing) \_\_\_\_\_

United States Bankruptcy Court for the: Northern District of CA  
(State)

Case number 19-41637

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Beal Bank

Court claim no. (if known): 4-1

Last 4 digits of any number you use to  
identify the debtor's account: 3805

Date of payment change: 07/01/21  
Must be at least 21 days after date  
of this notice

New total payment: \$ 1,433.78  
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 411.95 New escrow payment: \$ 544.55

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_% New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_ New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_ New mortgage payment: \$ \_\_\_\_\_

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's ~~authorized agent~~ Attorney

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/ Bonni S. Mantovani

Signature

Date 06/08/2021

Print:

Bonni S. Mantovani

First Name

Middle Name

Last Name

Title Attorney

Company

Prober & Raphael, A Law Corporation

Address

20750 Ventura Boulevard, Suite 100

Number

Street

Woodland Hills

CA

91364

City

State

ZIP Code

Contact phone

(818) 227-0100

Email

Email: cmartin@pralc.com

MGC Mortgage, Inc.  
1 Corporate Drive, Suite 360  
Lake Zurich, IL 60047-8945

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS	
COUNTY TAX	\$3,902.04
HAZARD INS	\$1,655.62
Total	\$5,557.66

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER REDACTED  
ESCROW ANALYSIS DATE: 05/18/2021

NEW PAYMENT IS AS FOLLOWS:

Principal and Interest	\$889.23
Required Escrow Payment	\$463.14
Shortage/Surplus Spread	\$81.41
Optional Coverages	
Buydown or Assistance Payments	
Other	

REDACTED

Wendia L Lang  
Estate Of Louise Younger  
684 Nevada St  
Oakland, CA 94603-2218

REDACTED

Total Payment	\$1,433.78
New Payment Effective Date:	07/01/2021

MGC Mortgage, Inc. has completed an analysis of your escrow account, and has adjusted your mortgage payment to reflect changes in your real estate taxes or property insurance. The escrow items to be disbursed from your account over the next twelve months are itemized above.

ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 07/2021 through 06/2022 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included, along with the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. The Required Escrow Account balance displays the amount actually required to be on hand as specified by Federal law, State law and your mortgage documents, and may include a cushion of up to 1/6th of your Annual Disbursements. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

If your loan is other than a Fixed Rate mortgage your Monthly Principal and Interest payment(s) may change.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				ESCROW ACCOUNT BALANCE	
	MIP/PMI	TAXES	FLOOD	HAZ. INS.	SPECIAL	PROJECTED	REQUIRED
STARTING BAL						\$740.87	\$1,852.54
JUL	\$463.14					\$1,204.01	\$2,315.68
AUG	\$463.14					\$1,667.15	\$2,778.82
SEP	\$463.14					\$2,130.29	\$3,241.96
OCT	\$463.14					\$2,593.43	\$3,705.10
NOV	\$463.14	\$1,951.02				\$1,105.55	\$2,217.22
DEC	\$463.14					\$1,568.69	\$2,680.36
JAN	\$463.14					\$2,031.83	\$3,143.50
FEB	\$463.14					\$2,494.97	\$3,606.64
MAR	\$463.14	\$1,951.02		\$1,655.62		\$648.53-	\$463.14 *
APR	\$463.14					\$185.39-	\$926.28
MAY	\$463.14					\$277.75	\$1,389.42
JUN	\$463.14					\$740.89	\$1,852.56
Total		\$3,902.04		\$1,655.62			

\*Indicates your projected low point of \$648.53-. Your required reserve balance is \$463.14. The difference between the projected low point and required reserve balance is \$976.88. This is your shortage. Your escrow shortage has been spread over a 12 month period, which may result in an increase in your payment.

If you have questions regarding this analysis, please write our Customer Service Department at MGC Mortgage, Inc., 1 Corporate Drive, Suite 360, Lake Zurich, IL 60047-8945 or call toll free 1-877-471-7888, Monday through Friday, 8:00 am to 5:00 pm, CST.

THIS DOCUMENT IS AN ATTEMPT TO COLLECT  
A DEBT, AND ANY INFORMATION OBTAINED  
WILL BE USED FOR THAT PURPOSE. IF YOU  
ARE IN BANKRUPTCY OR HAVE BEEN  
DISCHARGED IN BANKRUPTCY, THIS LETTER IS  
FOR INFORMATIONAL PURPOSES ONLY AND  
DOES NOT CONSTITUTE A DEMAND FOR  
PAYMENT IN VIOLATION OF THE AUTOMATIC  
STAY OR THE DISCHARGE INJUNCTION OR AN  
ATTEMPT TO RECOVER ALL OR ANY PORTION  
OF THE DEBT FROM YOU PERSONALLY.

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

Account Number: REDACTED

Name: Wendia L Lang

This is a statement of actual activity in your escrow account from 07/2020 through 06/2021. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$1,283.91 of which \$889.23 was for principal and interest and \$394.68 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. A 'Y' indicates a projected disbursement or payment.

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
STARTING BAL						\$1,608.30	\$7,645.02-
JUL	\$402.08	\$1,056.32 *				\$2,010.38	\$6,588.70-
AUG	\$402.08	*				\$2,412.46	\$6,588.70-
SEP	\$402.08	*				\$2,814.54	\$6,588.70-
OCT	\$402.08	\$1,584.48 *				\$3,216.62	\$5,004.22-
NOV	\$402.08	*	\$1,657.94	\$1,951.02 *	COUNTY TAX	\$1,960.76	\$6,955.24-
DEC	\$402.08	\$528.16 *				\$2,362.84	\$6,427.08-
JAN	\$402.08	\$1,489.71 *				\$2,764.92	\$4,937.37-
FEB	\$402.08	\$394.68 *				\$3,167.00	\$4,542.69-
MAR	\$402.08	\$789.36 *	\$1,657.94	\$1,951.02 *	COUNTY TAX	\$1,911.14	\$5,704.35-
MAR			\$1,509.06	\$1,655.62 *	HOME INS	\$402.08	\$7,359.97-
APR	\$402.08	\$789.36 *				\$804.16	\$6,570.61-
MAY	\$402.08	\$6,899.53 *Y				\$1,206.24	\$328.92
JUN	\$402.08	\$411.95 *Y				\$1,608.32	\$740.87
Total	\$4,824.96	\$13,943.55	\$4,824.94	\$5,557.66			

OVER THIS PERIOD, AN ADDITIONAL \$0.00 WAS DEPOSITED INTO YOUR ESCROW ACCOUNT FOR INTEREST ON ESCROW.

Last year, we anticipated that payments from your escrow account would be made during this period equaling \$4,824.94. Under Federal Law, your lowest balance should not have exceeded \$804.16 or 1/6TH of anticipated payments from the account, unless your mortgage contract or state law specified a lower amount. Under your mortgage contract and/or state law, your lowest balance should not have exceeded \$402.08.

**SPECIAL NOTICE**

**THE FOLLOWING NOTICE IS GIVEN TO YOU IN THE EVENT THAT THE  
FEDERAL FAIR DEBT COLLECTIONS ACT APPLIES TO THIS COMMUNICATION.**

The following statement provides you with notice of certain rights which you may have by law. Nothing in this statement modifies or changes the hearing date or response time specified in the attached documents or your need to take legal action to protect your rights in this matter. No provision of the following statement modifies or removes your need to comply with local rules concerning the attached documents.

**CONSUMER DISCLOSURE**

This communication is made in an attempt to collect on a debt or judgment and any information obtained will be used for that purpose. Please be advised that if you notify Prober and Raphael within 30 days that all or a part of your obligation or judgment is disputed, then Prober and Raphael will mail to you a written verification of the obligations or judgment and the amounts owed to Beal Bank

. In addition and upon your request within 30 days, you will be provided with the name and address of the original creditor, if different from the current creditor.

PROOF OF SERVICE

STATE OF CALIFORNIA, COUNTY OF LOS ANGELES:

I, Tina Gaboyan, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364.

On 06/09/21, I served the within NOTICE OF PAYMENT CHANGE on all interested parties in this proceeding by placing true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States Mail at Woodland Hills, California, addressed as follows:

Wendia Louise Lang  
684 Nevada Street  
Oakland, CA 94603  
Debtor in Pro Se

Martha G. Bronitsky  
P.O. Box 5004  
Hayward, CA 94540  
Chapter 13 Trustee

I declare that I am employed in the office of a member of the Bar at whose direction this service was made.

I certify under penalty of perjury that the foregoing is true and correct.

Executed on 06/09/21 at Woodland Hills, California.

/s/ Tina Gaboyan